



Express Mail Label No.: EV475169730US  
Date of Deposit: January 31, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Mark Hoffman et al.  
Serial No.: 09/696,762  
Filed: October 25, 2000  
For: INVESTMENT ADVICE SYSTEMS AND METHODS  
Examiner: Nga B. Nguyen  
Art Unit: 3628

10

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

15

**AMENDMENT B AND RESPONSE TO OFFICE ACTION**

**MAILED AUGUST 12, 2004**

20 **A. Introductory Comments**

This document is in response to the Office Action mailed August 12, 2004. Applicants enclose herewith a Petition for a three-month extension of time pursuant to 37 C.F.R. §1.136(a) and a check in the amount of \$1,020.00 as required by 37 C.F.R. §1.17(a)(3). With this extension of time, the present Amendment and Response is due on  
25 February 12, 2005. Applicants believe that no additional fees are due with this filing. However, the Commissioner is hereby authorized to charge any fees that may be due, or credit any overpayment, to Deposit Account No. 50-0311, Attorney Ref. No. 24309-501, **Customer Number 30263**. The amendments to the specification section begins on page 2, the amendments to the claims section begins on page 3 and the remarks section begins on  
30 page 11.

Please amend this application as follows: